

Fill in this information to identify the case:Debtor Name Santiago Quezada

United States Bankruptcy Court for the: Southern District of New York

Case number: 24-22431☐ Check if this is an amended filing**Official Form 425C****Monthly Operating Report for Small Business Under Chapter 11****12/17**Month: September 2024

Date report filed:

MM / DD / YYYYLine of business: Individual.

NAISC code:

N/A

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party:

Debtor

Original signature of responsible party

Printed name of responsible party

Santiago Quezada S.**1. Questionnaire**

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes No N/A**If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.**

- | | | | |
|--|-------------------------------------|--------------------------|--------------------------|
| 1. Did the business operate during the entire reporting period? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Did you pay your employees on time? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

- | | | | |
|---|-------------------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name Santiago QuezadaCase number 24-22431

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

\$ 209,582.60

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 10,003.46

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 5,218.13

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ 4,785.33

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 214,367.93

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

\$ 0.00

(*Exhibit E*)

4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ 0.00
(Exhibit F)

5. Employees

26. What was the number of employees when the case was filed? 0
27. What is the number of employees as of the date of this monthly report? 0

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00
30. How much have you paid this month in other professional fees? \$ 0.00
31. How much have you paid in total other professional fees since filing the case? \$ 0.00

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u>9,900.00</u>	—	\$ <u>10,003.46</u>	=	\$ <u>-103.46</u>
33. Cash disbursements	\$ <u>7,000.00</u>	—	\$ <u>5,218.13</u>	=	\$ <u>1,781.87</u>
34. Net cash flow	\$ <u>2,900.00</u>	—	\$ <u>4,785.33</u>	=	\$ <u>-1,885.33</u>
35. Total projected cash receipts for the next month:					\$ <u>9,900.00</u>
36. Total projected cash disbursements for the next month:					— \$ <u>7,000.00</u>
37. Total projected net cash flow for the next month:					= \$ <u>2,900.00</u>

Debtor Name Santiago Quezada

Case number 24-22431

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

EXHIBIT B

Q. 10- The Debtor still has his pre-petition bank account open and is transitioning to the DIP account.

Exhibit C

		Receipts		
Date	Description	To/From	Amount	Account
9/3/24	Income	EL TINA FISH MAR PAYROLL	\$1,407.71	0721
9/3/24	Income	207TH STREET LIN PAYROLL	\$512.45	0721
9/6/24	Interest	Interest Payment	\$0.82	1765
9/10/24	Income	EL TINA FISH MAR PAYROLL	\$1,407.71	0721
9/10/24	Income	207TH STREET LIN PAYROLL	\$512.45	0721
9/16/24	Social Security Income	SSA TREAS 310	\$2,322.00	0721
9/17/24	Income	EL TINA FISH MAR PAYROLL	\$1,407.71	0721
9/17/24	Income	207TH STREET LIN PAYROLL	\$512.45	0721
9/24/24	Income	EL TINA FISH MAR PAYROLL	\$1,407.71	0721
9/24/24	Income	207TH STREET LIN PAYROLL	\$512.45	0721
9/25/24	Credit (refund)	Returned Item (Check Paid 995004)	\$2,770.03	0721
9/27/24	Deposit from 0721	Transfer from account 0721	\$117,326.17	1765

Total: \$130,099.66

Total Income Only*: \$10,003.46

*deducting transfers between accounts and the returned check.

Exhibit D

		Disbursements		
Date	Description	To/From	Amount	Account
9/3/24	Personal Expense	DBCRD PUR AP: CARIDAD RESTAURANT KING	\$144.12	0721
9/3/24	Personal Expense	DBCRD PUR AP: CARIDAD RESTAURANT KING	\$125.88	0721
9/4/24	Personal Expense	DBCRD PUR AP: CARIDAD RESTAURANT KING	\$251.98	0721
9/5/24	Personal Expense	DBCRD PUR AP: CARIDAD RESTAURANT KING	\$128.27	0721
9/6/24	Personal Expense	DBCRD PUR AP: SEGOVIA STEAKHOUSE	\$164.14	0721
9/9/24	Utilities	FSI CONED BILL	\$528.07	0721
9/9/24	Bill	DBCRD PUR AP: CITY OF YONKERS	\$291.20	0721
9/9/24	Personal Expense	DEBIT POS AP: SHOPRITE GREENWYPLZA	\$247.77	0721
9/9/24	Personal Expense	DBCRD PUR AP: CARIDAD RESTAURANT KING	\$139.49	0721
9/9/24	Personal Expense	DBCRD PUR AP: CARIDAD RESTAURANT KING	\$98.87	0721
9/9/24	Travel Expense	DBCRD PUR AP: ENTERPRISE RENT A CAR	\$58.36	0721
9/11/24	Insurance	DBCRD PMT AP: GEICO AUTO	\$492.29	0721
9/11/24	Personal Expense	DBCRD PUR AP: CARIDAD RESTAURANT KING	\$188.58	0721
9/12/24	Personal Expense	DBCRD PUR AP: CARIDAD RESTAURANT KING	\$106.70	0721
9/12/24	Travel Expense	DBCRD PUR AP: BP 2141521A AND A MANAGE	\$59.00	0721
9/13/24	Personal Expense	DBCRD PUR AP: SEGOVIA STEAKHOUSE	\$151.66	0721
9/16/24	Personal Expense	DEBIT POS AP: SHOPRITE GREENWYPLZA	\$217.94	0721
9/16/24	Personal Expense	DBCRD PUR AP: CARIDAD RESTAURANT KING	\$213.73	0721
9/16/24	Personal Expense	DBCRD PUR AP: CARIDAD RESTAURANT KING	\$138.90	0721
9/17/24	Utilities	ACH DEBIT, OPTIMUM CABLE PMNT	\$362.99	0721
9/17/24	Medical	DBCRD PUR AP: PT MOUNT SINAI	\$75.00	0721
9/18/24	Personal Expense	DBCRD PUR AP: CARIDAD RESTAURANT KING	\$74.41	0721
9/19/24	Personal Expense	DBCRD PUR AP: CARIDAD RESTAURANT KING	\$63.62	0721
9/20/24	Personal Expense	DBCRD PUR AP: SEGOVIA STEAKHOUSE	\$146.36	0721
9/23/24	Personal Expense	DBCRD PUR AP: RAINHAS CHURRASCARIA	\$280.12	0721
9/23/24	Personal Expense	DBCRD PUR AP: CARIDAD RESTAURANT KING	\$80.85	0721
9/23/24	Transfer to acct.1765	Debit - transferred to account 1765	\$115,847.84	0721
9/24/24	Utilities	Verizon Wireless Payments	\$387.83	0721
9/24/24	Returned check	Check Paid 995004 (and later returned)	\$2,770.03	0721
9/26/24	Transfer to acct.1765	Account Closed- Transferred to account 1765	\$1,478.33	0721
Total:			\$125,314.33	
Total expenses only*:			\$5,218.13	

*deducting transfers between accounts and the returned check.



America's Most Convenient Bank®

E

STATEMENT OF ACCOUNT



Go paperless.
Scan the QR code to
opt in to paperless
statements.

SANTIAGO QUEZADA SR
DIP CASE 24-22431 SDNY
258 RUMSEY RD
YONKERS NY 10705

Page: 1 of 4
Statement Period: Aug 04 2024-Sep 03 2024
Cust Ref #: 4438020721-039-E-***
Primary Account #: 0721

Chapter 11 Checking

SANTIAGO QUEZADA SR
DIP CASE 24-22431 SDNY

Account # 0721

ACCOUNT SUMMARY

Beginning Balance	116,627.17	Average Collected Balance	114,192.00
Electronic Deposits	12,489.85	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	14,925.20	Annual Percentage Yield Earned	0.00%
Ending Balance	114,191.82	Days in Period	31

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
08/06	ACH DEPOSIT, EL TINA FISH MAR PAYROLL santiagoquezada	1,407.71
08/06	ACH DEPOSIT, 207TH STREET LIN PAYROLL SantiagoQuezada	512.45
08/06	DEBIT CARD CREDIT, *****30182452383, AUT 080524 VISA DDA REF ENTERPRISE RENT A CAR YONKERS * NY	217.60
08/13	ACH DEPOSIT, EL TINA FISH MAR PAYROLL santiagoquezada	1,407.71
08/13	ACH DEPOSIT, 207TH STREET LIN PAYROLL SantiagoQuezada	512.45
08/19	ACH DEPOSIT, SSA TREAS 310 XXSOC SEC ****27173A SSA	2,322.00
08/20	ACH DEPOSIT, EL TINA FISH MAR PAYROLL santiagoquezada	1,407.71
08/20	ACH DEPOSIT, 207TH STREET LIN PAYROLL SantiagoQuezada	512.45
08/26	DEBIT CARD CREDIT, *****30182452383, AUT 082324 VISA DDA REF ENTERPRISE RENT A CAR YONKERS * NY	349.45
08/27	ACH DEPOSIT, EL TINA FISH MAR PAYROLL santiagoquezada	1,407.71
08/27	ACH DEPOSIT, 207TH STREET LIN PAYROLL SantiagoQuezada	512.45
09/03	ACH DEPOSIT, EL TINA FISH MAR PAYROLL santiagoquezada	1,407.71
09/03	ACH DEPOSIT, 207TH STREET LIN PAYROLL SantiagoQuezada	512.45
Subtotal:		12,489.85

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
08/05	DEBIT POS AP, *****30182452383, AUT 080424 DDA PURCHASE AP SHOPRITE GREEWYPLZA S1 YONKERS * NY	310.84
08/05	DBCRD PUR AP, *****30182452383, AUT 080124 VISA DDA PUR AP CARIDAD RESTAURANT BRO BRONX * NY	134.81
08/05	DBCRD PUR AP, *****30182452383, AUT 080224 VISA DDA PUR AP CARIDAD RESTAURANT BRO BRONX * NY	104.28

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

2 of 4

1	Ending Balance	114,191.82
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

2 DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		2

[illegible]

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

**Bank**

America's Most Convenient Bank®

STATEMENT OF ACCOUNTSANTIAGO QUEZADA SR
DIP CASE 24-22431 SDNYPage: 3 of 4
Statement Period: Aug 04 2024-Sep 03 2024
Cust Ref #: 4438020721-039-E-***
Primary Account #: [REDACTED] 0721**DAILY ACCOUNT ACTIVITY****Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
08/06	DBCRD PUR AP, *****30182452383, AUT 080524 VISA DDA PUR AP ENTERPRISE RENT A CAR YONKERS * NY	646.15
08/06	DBCRD PUR AP, *****30182452383, AUT 080524 VISA DDA PUR AP CARIDAD RESTAURANT KING BRONX * NY	98.84
08/07	DBCRD PUR AP, *****30182452383, AUT 080624 VISA DDA PUR AP CARIDAD RESTAURANT KING BRONX * NY	139.71
08/12	DBCRD PUR AP, *****30182452383, AUT 080824 VISA DDA PUR AP FSI CONED BILL PAYMENT 800 752 6633 * NY	710.41
08/12	DBCRD PMT AP, *****30182452383, AUT 081024 VISA DDA PUR AP GEICO AUTO 800 841 3000 * DC	497.06
08/12	DBCRD PUR AP, *****30182452383, AUT 080924 VISA DDA PUR AP CARIDAD RESTAURANT BRO BRONX * NY	305.05
08/13	ELECTRONIC PMT-WEB, CITY OF YONKERS 9143776200 ****686247	5,233.63
08/13	DBCRD PUR AP, *****30182452383, AUT 081224 VISA DDA PUR AP ERACTOLL 4YGCQQ 877 860 1258 * NY	67.74
08/14	DBCRD PUR AP, *****30182452383, AUT 081224 VISA DDA PUR AP CARIDAD RESTAURANT BRO BRONX * NY	140.91
08/15	DBCRD PUR AP, *****30182452383, AUT 081424 VISA DDA PUR AP DOLCE NOVITA MOONACHIE * NJ	159.63
08/15	DBCRD PUR AP, *****30182452383, AUT 081324 VISA DDA PUR AP CARIDAD RESTAURANT BRO BRONX * NY	109.73
08/15	DBCRD PUR AP, *****30182452383, AUT 081424 VISA DDA PUR AP BP 2141521A AND A MANAGE FORT LEE * NJ	32.26
08/16	DBCRD PUR AP, *****30182452383, AUT 081424 VISA DDA PUR AP SEGOVIA STEAKHOUSE LITTLE FERRY * NJ	75.58
08/19	ACH DEBIT, OPTIMUM 7803 CABLE PMNT 08260702	361.94
08/19	DBCRD PUR AP, *****30182452383, AUT 081624 VISA DDA PUR AP ENTERPRISE RENT A CAR YONKERS * NY	346.15
08/19	DEBIT POS AP, *****30182452383, AUT 081824 DDA PURCHASE AP SHOPRITE GREEWYPLZA S1 YONKERS * NY	194.78
08/19	DBCRD PUR AP, *****30182452383, AUT 081524 VISA DDA PUR AP CARIDAD RESTAURANT BRO BRONX * NY	155.01
08/19	DBCRD PUR AP, *****30182452383, AUT 081624 VISA DDA PUR AP CARIDAD RESTAURANT BRO BRONX * NY	95.66
08/21	DBCRD PUR AP, *****30182452383, AUT 081924 VISA DDA PUR AP CARIDAD RESTAURANT BRO BRONX * NY	275.77
08/21	DBCRD PUR AP, *****30182452383, AUT 082024 VISA DDA PUR AP ENTERPRISE RENT A CAR YONKERS * NY	247.25
08/22	DBCRD PUR AP, *****30182452383, AUT 082124 VISA DDA PUR AP BP 2141521A AND A MANAGE FORT LEE * NJ	15.72
08/23	ACH DEBIT, VERIZON WIRELESS PAYMENTS ****66092600001	432.29
08/23	DBCRD PUR AP, *****30182452383, AUT 082124 VISA DDA PUR AP SEGOVIA STEAKHOUSE LITTLE FERRY * NJ	216.52

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

SANTIAGO QUEZADA SR
DIP CASE 24-22431 SDNY

Page: 4 of 4
Statement Period: Aug 04 2024-Sep 03 2024
Cust Ref #: 4438020721-039-E-***
Primary Account #: [REDACTED] 0721

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
08/26	DBCRD PUR AP, *****30182452383, AUT 082324 VISA DDA PUR AP CARIDAD RESTAURANT BRO BRONX * NY	210.46
08/26	DBCRD PUR AP, *****30182452383, AUT 082224 VISA DDA PUR AP CARIDAD RESTAURANT BRO BRONX * NY	148.69
08/26	DBCRD PUR AP, *****30182452383, AUT 082224 VISA DDA PUR AP CARIDAD RESTAURANT BRO BRONX * NY	69.89
08/27	TDBANK BILL PAY CHECK, MERCEDES BENZ CHECK# 995003	2,770.03
08/28	DBCRD PUR AP, *****30182452383, AUT 082624 VISA DDA PUR AP CARIDAD RESTAURANT BRO BRONX * NY	98.51
08/29	DBCRD PUR AP, *****30182452383, AUT 082824 VISA DDA PUR AP DOLCE NOVITA MOONACHIE * NJ	178.72
08/29	DBCRD PUR AP, *****30182452383, AUT 082824 VISA DDA PUR AP BP 2141521A AND A MANAGE FORT LEE * NJ	71.18
09/03	DBCRD PUR AP, *****30182452383, AUT 082924 VISA DDA PUR AP CARIDAD RESTAURANT BRO BRONX * NY	144.12
09/03	DBCRD PUR AP, *****30182452383, AUT 083024 VISA DDA PUR AP CARIDAD RESTAURANT BRO BRONX * NY	125.88
Subtotal:		14,925.20

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
08/03	116,627.17	08/20	115,007.08
08/05	116,077.24	08/21	114,484.06
08/06	117,470.01	08/22	114,468.34
08/07	117,330.30	08/23	113,819.53
08/12	115,817.78	08/26	113,739.94
08/13	112,436.57	08/27	112,890.07
08/14	112,295.66	08/28	112,791.56
08/15	111,994.04	08/29	112,541.66
08/16	111,918.46	09/03	114,191.82
08/19	113,086.92		

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



America's Most Convenient Bank®

0

STATEMENT OF ACCOUNT



MB 01 000201 29048 H 2 A
SANTIAGO QUEZADA SR
DIP CASE 24-22431 SDNY
258 RUMSEY RD
YONKERS NY 10705-1530

Page: 1 of 5
Statement Period: Sep 04 2024-Sep 28 2024
Cust Ref #: 4438020721-039-0-***
Primary Account #: [REDACTED] 0721



Chapter 11 Checking

SANTIAGO QUEZADA SR
DIP CASE 24-22431 SDNY

Account # [REDACTED] 0721

ACCOUNT SUMMARY

Beginning Balance	114,191.82	Average Collected Balance	94,536.41
Electronic Deposits	8,082.48	Interest Earned This Period	0.00
Other Credits	2,770.03	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Checks Paid	2,770.03	Days In Period	22
Electronic Payments	4,948.13		
Other Withdrawals	117,326.17		
Ending Balance	0.00		

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
09/10	ACH DEPOSIT, EL TINA FISH MAR PAYROLL santiagoquezada	1,407.71
09/10	ACH DEPOSIT, 207TH STREET LIN PAYROLL SantiagoQuezada	512.45
09/16	ACH DEPOSIT, SSA TREAS 310 XXSOC SEC ****27173A SSA	2,322.00
09/17	ACH DEPOSIT, EL TINA FISH MAR PAYROLL santiagoquezada	1,407.71
09/17	ACH DEPOSIT, 207TH STREET LIN PAYROLL SantiagoQuezada	512.45
09/24	ACH DEPOSIT, EL TINA FISH MAR PAYROLL santiagoquezada	1,407.71
09/24	ACH DEPOSIT, 207TH STREET LIN PAYROLL SantiagoQuezada	512.45
Subtotal:		8,082.48

Other Credits

POSTING DATE	DESCRIPTION	AMOUNT
09/25	RETURNED ITEM	2,770.03
Subtotal:		2,770.03

Checks Paid

DATE	SERIAL NO.	AMOUNT
09/24	995004	2,770.03
Subtotal:		2,770.03

No. Checks: 1

*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

Bank Deposits FDIC Insured • TD Bank, N.A. | Equal Housing Lender



Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

SANTIAGO QUEZADA SR
DIP CASE 24-22431 SDNY

Page: 4 of 5
Statement Period: Sep 04 2024-Sep 26 2024
Cust Ref #: 4438020721-039-0-***
Primary Account #: [REDACTED] 0721

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
09/23	DBCRD PUR AP, *****30182452383, AUT 092024 VISA DDA PUR AP RAINHAS CHURRASCARIA CORONA * NY	280.12
09/23	DBCRD PUR AP, *****30182452383, AUT 091924 VISA DDA PUR AP CARIDAD RESTAURANT BRO BRONX * NY	80.85
09/24	ACH DEBIT, VERIZON WIRELESS PAYMENTS ****66092600001	387.83
	Subtotal:	4,948.13

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
09/23	DEBIT	115,847.84
09/26	ACCOUNT CLOSED	1,478.33
	Subtotal:	117,326.17

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
09/03	114,191.82	09/16	114,957.03
09/04	113,939.84	09/17	116,439.20
09/05	113,811.57	09/18	116,364.79
09/06	113,647.43	09/19	116,301.17
09/09	112,283.67	09/20	116,154.81
09/10	114,203.83	09/23	-54.00
09/11	113,522.96	09/24	-1,291.70
09/12	113,357.26	09/25	1,478.33
09/13	113,205.60	09/26	0.00

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

Bank Deposits FDIC insured | TD Bank, N.A. | Equal Housing Lender

SANTIAGO QUEZADA SR
DIP CASE 24-22431 SDNY

Page: 3 of 5
Statement Period: Sep 04 2024-Sep 26 2024
Cust Ref #: 4438020721-039-0-***
Primary Account #: [REDACTED] 0721

DAILY ACCOUNT ACTIVITY

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
09/04	DBCRD PUR AP, *****30182452383, AUT 090224 VISA DDA PUR AP CARIDAD RESTAURANT BRO BRONX * NY	251.98
09/05	DBCRD PUR AP, *****30182452383, AUT 090324 VISA DDA PUR AP CARIDAD RESTAURANT BRO BRONX * NY	128.27
09/06	DBCRD PUR AP, *****30182452383, AUT 090424 VISA DDA PUR AP SEGOVIA STEAKHOUSE LITTLE FERRY * NJ	164.14
09/09	DBCRD PUR AP, *****30182452383, AUT 090524 VISA DDA PUR AP FSI CONED BILL PAYMENT 800 752 6633 * NY	528.07
09/09	DBCRD PUR AP, *****30182452383, AUT 090724 VISA DDA PUR AP CITY OF YONKERS H2OPD 877 513 5465 * NY	291.20
09/09	DEBIT POS AP, *****30182452383, AUT 090724 DDA PURCHASE AP SHOPRITE GREEWYPLZA S1 YONKERS * NY	247.77
09/09	DBCRD PUR AP, *****30182452383, AUT 090524 VISA DDA PUR AP CARIDAD RESTAURANT BRO BRONX * NY	139.49
09/09	DBCRD PUR AP, *****30182452383, AUT 090624 VISA DDA PUR AP CARIDAD RESTAURANT BRO BRONX * NY	98.87
09/09	DBCRD PUR AP, *****30182452383, AUT 090624 VISA DDA PUR AP ENTERPRISE RENT A CAR YONKERS * NY	58.36
09/11	DBCRD PMT AP, *****30182452383, AUT 091024 VISA DDA PUR AP GEICO AUTO 800 841 3000 * DC	492.29
09/11	DBCRD PUR AP, *****30182452383, AUT 090924 VISA DDA PUR AP CARIDAD RESTAURANT BRO BRONX * NY	188.58
09/12	DBCRD PUR AP, *****30182452383, AUT 091024 VISA DDA PUR AP CARIDAD RESTAURANT BRO BRONX * NY	106.70
09/12	DBCRD PUR AP, *****30182452383, AUT 091124 VISA DDA PUR AP BP 2141521A AND A MANAGE FORT LEE * NJ	59.00
09/13	DBCRD PUR AP, *****30182452383, AUT 091124 VISA DDA PUR AP SEGOVIA STEAKHOUSE LITTLE FERRY * NJ	151.66
09/16	DEBIT POS AP, *****30182452383, AUT 091524 DDA PURCHASE AP SHOPRITE GREEWYPLZA S1 YONKERS * NY	217.94
09/16	DBCRD PUR AP, *****30182452383, AUT 091224 VISA DDA PUR AP CARIDAD RESTAURANT BRO BRONX * NY	213.73
09/16	DBCRD PUR AP, *****30182452383, AUT 091324 VISA DDA PUR AP CARIDAD RESTAURANT BRO BRONX * NY	138.90
09/17	ACH DEBIT, OPTIMUM 7803 CABLE PMNT 08260702	362.99
09/17	DBCRD PUR AP, *****30182452383, AUT 091624 VISA DDA PUR AP PT MOUNT SINAI NEW YORK * NY	75.00
09/18	DBCRD PUR AP, *****30182452383, AUT 091624 VISA DDA PUR AP CARIDAD RESTAURANT BRO BRONX * NY	74.41
09/19	DBCRD PUR AP, *****30182452383, AUT 091724 VISA DDA PUR AP CARIDAD RESTAURANT BRO BRONX * NY	63.62
09/20	DBCRD PUR AP, *****30182452383, AUT 091824 VISA DDA PUR AP SEGOVIA STEAKHOUSE LITTLE FERRY * NJ	146.36

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

Bank Deposits & Withdrawals: FDIC. Member FDIC. Equal Housing Lender.



JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

August 07, 2024 through September 06, 2024

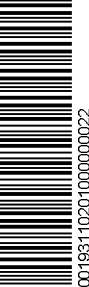
Account Number: [REDACTED] 1765

00019311 DRE 802 210 25124 NNNNNNNNNN 1 000000000 24 0000

SANTIAGO QUEZADA
OR SANTIAGO QUEZADA
270 N BROADWAY APT 1C
YONKERS NY 10701-2669

CUSTOMER SERVICE INFORMATION

Web site: Chase.com
Service Center: 1-800-935-9935
Para Espanol: 1-877-312-4273
International Calls: 1-713-262-1679
We accept operator relay calls



We're updating some check related benefits for Chase Premier Plus CheckingSM

Beginning November 17, 2024, we will no longer offer the following free check benefits for Chase Premier Plus CheckingSM:

- Chase exclusive design checks. Check prices vary based on the style you order.
- Counter Checks - a blank page of 3 personal checks we print upon your request at a branch. The fee for Counter Checks is \$3 per page.

For more information about the services and fees for your account, please see the Additional Banking Services and Fees disclosure at chase.com/disclosures. If you have any questions, please call the number on this statement.

We're changing Safe Deposit Box annual rent and benefits

As of November 17, 2024, we're making the following changes to Safe Deposit Box annual rent and benefits:

- We'll no longer offer discounted boxes for customers who don't have a Chase Private Client CheckingSM account.
 - If you have a Chase Private Client Checking account, you'll receive a 20% discount on your annual rent.
 - If you don't have a Chase Private Client Checking account, your box will be subject to the full annual rent amount.
- We'll no longer offer free annual rent for any box.
- The renewal notice you receive after November 17, 2024, will show your updated annual rental amount. This updated amount will include a rent increase and applicable discount if you have a Chase Private Client Checking account.

As a reminder, we currently do not rent new Safe Deposit Boxes. If you have any questions or no longer need your Safe Deposit Box, you can visit the branch where the box is located to close it and remove your contents.

We're updating our Deposit Account Agreement, including the Arbitration section

On November 17, 2024, we're updating section X. *Arbitration; Resolving Disputes* in the Deposit Account Agreement. We've included excerpts of the more significant updates at the end of this statement. The Arbitration section explains how potential disputes and claims are handled between us. **You can opt out of arbitration any time before January 16, 2025, by calling us at 1-800-935-9935.**

You can view the full updated section in the Deposit Account Agreement which will be available on November 17 at chase.com/disclosures or by visiting a branch. The new agreement will include these changes as well as any additional updates occurring at this time.

If you have any questions, please call the number on this statement.



CHECKING SUMMARY		Chase Premier Plus Checking
	AMOUNT	
Beginning Balance	\$98,377.21	
Deposits and Additions	0.82	
Ending Balance	\$98,378.03	
Annual Percentage Yield Earned This Period	0.01%	
Interest Paid This Period	\$0.82	
Interest Paid Year-to-Date	\$6.28	

TRANSACTION DETAIL			
DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$98,377.21
09/06	Interest Payment	0.82	98,378.03
	Ending Balance		\$98,378.03

A monthly Service Fee was **not** charged to your Chase Premier Plus Checking account. Here are the two ways you can continue to avoid this fee during any statement period.

- **Have an average qualifying deposit and investment balance of \$15,000.00 or more**
(Your average qualifying deposit and investment balance was \$350,951.00)
- **OR, authorize us to make automatic payments to your qualifying Chase mortgage from your Chase account.**
(You do not have a qualifying Chase mortgage)

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

The following are excerpts of the more significant updates to *Section X. Arbitration; Resolving Disputes* to be published November 17, 2024:

- **What claims or disputes subject to arbitration?:**
Claims or disputed factual or legal issues that arise out of or relate in any way to any aspect of our relationship or interactions with each other, including but not limited to your deposit account, transactions involving your deposit account, whether actual, potential, canceled, or other transactions, any product, service, or agreement with us, or interactions of any kind with Chase employees are subject to arbitration.
- **Can I (customer) cancel or opt out of this agreement to arbitrate?:**
You have the right to opt out of this agreement to arbitrate if you tell us within sixty (60) days of opening your account, or by January 16, 2025, whichever is later. The exclusive way to opt out is by calling us at 1-800-935-9935. Any other method, form, or means of opting out will be treated as invalid or ineffective. Requests to opt out made more than sixty (60) days after opening your account or by January 16, 2025, whichever is later, will be invalid.
- **Does arbitration apply to Claims involving third parties?:**
For purposes of arbitration, "you" includes any person who is listed on your account or claims a right or interest in your account, and "we" and "us" includes JPMorgan Chase Bank, N.A., all its affiliates, third-party beneficiaries of this agreement and all third parties who are regarded as agents or representatives of ours in connection with a Claim.
- **How does arbitration work?:**
Arbitration between us shall be administered by the American Arbitration Association ("AAA"), which will apply its Consumer Arbitration Rules in effect at the time the arbitration is commenced and the Mass Arbitration Supplementary Rules to mass arbitration matters. A single arbitrator shall conduct proceedings under the Consumer Arbitration Rules, and a Process Arbitrator and single Merits Arbitrator shall conduct each mass arbitration case. The Parties agree that, upon motion by either of us, the arbitrator or Merits Arbitrator shall have the power to decide dispositive issues of law prior to hearing, consistent with Federal Rules of Civil Procedure 12 and 56. All pleadings, information and documents exchanged, and the arbitrator's ruling shall be treated as confidential and have no precedential value. However, if either Party seeks to confirm the arbitrator's decision in court, the Parties agree that the documents necessary for such confirmation need not be filed under seal.

Who will pay for costs?:

Each Party will be responsible for the arbitration costs as allocated by the applicable AAA rules (www.adr.org). However, except for claims filed as part of a mass arbitration, if the arbitrator ultimately rules in your favor, you will be entitled to reimbursement by Chase for all fees you paid to the AAA.

NEW SECTION: What about mass arbitration matters?:

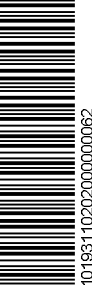
You agree that these additional requirements ("Mass Arbitration Procedures") shall apply to your Claim if it is filed as part of a "mass arbitration," which means twenty-five (25) or more arbitration claims involving the same or similar subject matter and/or issues of law or fact, and where representation of all claimants is the same or coordinated across the cases. You agree to these procedures even though they may delay the arbitration of your individual claim. If at any point you are unsatisfied with the speed by which your matter is proceeding, you are free to withdraw your arbitration demand and proceed in small claims court if the Claim is in that court's jurisdiction and proceeds on an individual basis.

1. Mass Arbitration Filing Requirements:

In addition to the requirements set forth in the AAA Mass Arbitration Supplementary Rules, you agree that upon commencing a case with the AAA, you will provide your name, full Chase account number, mailing address, telephone number, email address, a factual description of every disputed transaction for which you seek compensation (date, amount, and transaction type) and/or event (date, location, and individuals involved), explanation of the basis of your Claim, an itemized calculation of all alleged damages, and, if represented by counsel, a signed statement authorizing us to share information regarding your account and the Claim with them. You agree and understand that failure to provide this information may result in dismissal of your Claim, though you have the right to refile once you provide the information described in the previous sentence.

2. Process Arbitrator Appointment:

You and Chase agree that before an arbitrator is assigned to determine the merit of your claim, a "Process Arbitrator" will be appointed. The Process Arbitrator will have the authority to ensure these Mass Arbitration Procedures and the AAA rules are followed. The Parties agree that the Process Arbitrator will be selected by the process set forth in AAA Mass Arbitration Supplementary Rule MA-7(a). In short, each Party will receive a list of proposed Process Arbitrators provided by the AAA and will meet and confer to identify a mutually-agreeable candidate. If the Parties cannot agree, they will submit their preferences to the AAA, and the AAA will select a Process Arbitrator.



10193110202000000062

3. Matters To Be Decided by a Process Arbitrator:

In addition to the authority outlined in AAA Mass Arbitration Supplementary Rules, the parties agree that the Process Arbitrator shall be empowered to resolve any dispute regarding whether your Claim should be dismissed because, for example, you failed to comply with the Mass Arbitration Filing Requirements, any other requirements outlined in this agreement, or any other reason. You agree that if the Process Arbitrator finds you failed to comply with any requirement, your claim will be dismissed, without prejudice to refiling once the deficiencies are remedied. The Process Arbitrator will also have the power to decide whether, based on the information submitted in the Mass Arbitration Filing Requirements, other threshold eligibility issues for your case to proceed, including but not limited to whether you had an account at Chase, experienced the transaction, fee, or event at issue, or otherwise cannot pursue the claim due to a clear legal or factual deficiency, and to dismiss your claim as appropriate. The Process Arbitrator shall have the power to determine whether or not a given dispute regarding these Mass Arbitration Filing Requirements and/or Procedures are within their jurisdiction. The Process Arbitrator shall be authorized to afford any relief or impose any sanctions available under Federal Rule of Civil Procedure 11, 28 U.S.C. § 1927, or any applicable state law.

4. Mass Arbitration Procedures:

Following the resolution of any disputes within the jurisdiction of the Process Arbitrator, if any, counsel for the claimants and counsel for Chase shall each select fifteen (15) cases (per side) to proceed first in individual arbitration proceedings on the merits of each claim. Unless the Parties otherwise agree, in no event shall any individual Merits Arbitrator be assigned more than three (3) cases. No AAA per case fee shall be assessed in connection with any case until they are selected to proceed to individual arbitration proceedings as part of the process identified in this section. The Parties agree that each side shall have the right to have fifteen (15) cases of their choosing proceed to final hearing before the process described in this section moves forward. After the first thirty (30) cases are resolved, counsel will meet and confer regarding ways to improve the efficiency of the proceedings, including whether to mediate or change the number of cases filed in each stage. If the Parties are unable to resolve the remaining cases after the conclusion of the initial thirty (30) proceedings and conferring in good faith, each side shall select another fifteen (15) cases (per side) to proceed to individual arbitration proceedings. Each of these thirty (30) cases shall be assigned to a different Merits Arbitrator, though if the Parties otherwise agree, a single Merits Arbitrator may be assigned up to three (3) cases. No AAA per case fee shall be assessed in connection with the remaining cases until they are selected to proceed to individual arbitration proceedings as part of the process identified in this section. After this second set of thirty (30) cases are resolved, counsel will again meet and confer regarding ways to improve the efficiency of the proceedings, including whether to mediate or change the number of cases filed in each stage. If the Parties do not reach a global resolution after the second set of cases are resolved, on either Party's motion, the Process Arbitrator can decide to expedite the proceedings by forgoing more rounds of case selection and instead assigning Merits Arbitrators to all of the remaining cases at once. If no motion is made, this Mass Arbitration Procedure shall continue with thirty (30) cases in each set of proceedings, consistent with the parameters identified above. You and Chase agree to engage in these Mass Arbitration Procedures in good faith, which includes an agreement to pay the Parties' respective case fee if your case is selected. Any dispute regarding any aspect of the specific Mass Arbitration Procedures outlined in this section shall be resolved by the Process Arbitrator.

5. Interpretation and Enforcement of Mass Arbitration Provision:

Any dispute regarding the interpretation or enforcement of these mass arbitration procedures shall be decided by the Process Arbitrator or, in cases that have been released to merits proceedings, the Merits Arbitrator. Their decisions regarding the mass arbitrations process and procedures shall be considered interlocutory in nature and not subject to immediate judicial review. If any terms of these Mass Arbitration Procedures are found to be legally unenforceable for any reason, then the proceedings shall otherwise continue in arbitration in accordance with AAA's Mass Arbitration Supplementary rules.



JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

September 07, 2024 through October 04, 2024

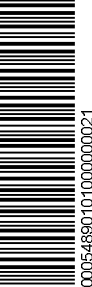
Account Number: [REDACTED] 1765

00005489 DRI 802 210 27924 NNNNNNNNNN 1 000000000 24 0000

SANTIAGO QUEZADA
270 N BROADWAY APT 1CD
YONKERS NY 10701-2669

CUSTOMER SERVICE INFORMATION

Web site: **Chase.com**
Service Center: **1-800-935-9935**
Para Espanol: **1-877-312-4273**
International Calls: **1-713-262-1679**
We accept operator relay calls



00054890101000000021

CHECKING SUMMARY

Chase Premier Plus Checking

	AMOUNT
Beginning Balance	\$98,378.03
Deposits and Additions	119,527.05
Other Withdrawals	-215,704.20
Ending Balance	\$2,200.88
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.88
Interest Paid Year-to-Date	\$7.16

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$98,378.03
09/27	Deposit 2101716811	117,326.17	215,704.20
10/03	Deposit 2074335670	2,200.00	217,904.20
10/03	10/03 Withdrawal	-215,704.20	2,200.00
10/04	Interest Payment	0.88	2,200.88
	Ending Balance		\$2,200.88

A monthly Service Fee was **not** charged to your Chase Premier Plus Checking account. Here are the two ways you can continue to avoid this fee during any statement period.

- **Have an average qualifying deposit and investment balance of \$15,000.00 or more**
(Your average qualifying deposit and investment balance was \$219,556.00)
- **OR, authorize us to make automatic payments to your qualifying Chase mortgage from your Chase account.**
(You do not have a qualifying Chase mortgage)



September 07, 2024 through October 04, 2024

Account Number: [REDACTED] 1765

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

IMAGES

ACCOUNT # [REDACTED] 1765

See both front and back images of cleared checks at Chase.com. If you're not enrolled in this free service, please enroll now.

CHASE **WITHDRAWAL/RETIRO** CHECKING/CHEQUES ☒ SAVINGS/AHORROS ☐ CHASE LIQUID ☐

Today's Date / Fecha 10/3/24 Customer Name / (Please Print) / Nombre del cliente (en letra de molde) Santiago Quezada RIT 500001017

If Purchasing a Cashier's Check, Provide Field Name / Si desea comprar un cheque de caja, escriba el nombre del beneficiario aquí

Customer Signature / Firma del cliente X Santiago Quezada

Start your account number here / Emplace su número de cuenta aquí [REDACTED] 1765 AMOUNT / CANTIDAD TOTAL \$ 21,5704.20

0059277168511 1500001017

007580065119 OCT 03 #0000000000 \$215,704.20